

December 4, 2006

Via Facsimile and First Class Mail

Fax No.: 662-842-9032

J. David Hall, Esq. Riley, Caldwell, Cork & Alvis 207 Court Street P.O. Box 1836 Tupelo, MS 38802-1836

RE: MUR 5685

BancorpSouth Bank

Dear Mr. Hall:

This is to advise you that the file in this matter has been closed and this matter is now public. Documents related to the case will be placed on the public record within 30 days. *See* Statement of Policy Regarding Disclosure of Closed Enforcement and Related Files, 68 Fed. Reg. 70,426 (Dec. 18, 2003).

If you have any questions, please contact me at (202) 694-1650.

Sincerely,

Christine C. Gallagher

Opristene Challagher

Attorney